

**CLAIMS**

1. A method for an insurer to automate the transaction of cargo insurance business on-line, comprising the steps of:
  - a) in response to a customer request on-line for insuring a cargo shipment, generating a cargo insurance policy quotation on-line,
  - b) upon acceptance of said cargo insurance policy quotation by said customer on-line, generating a bill on-line corresponding to said cargo insurance policy quotation,
  - c) upon acceptance of said bill by said customer on-line, issuing a cargo insurance certificate on-line to said customer,
  - d) determining a reinsurance portion of the value of said cargo insurance certificate automatically, and
  - e) processing on-line a subsequent claim from said customer regarding said cargo shipment.
2. The method of claim 1 wherein, prior to generating said cargo insurance policy quotation, said customer is pre-qualified, based on said customer's claim and payment history.
3. The method of claim 2 wherein said generation of said cargo insurance policy quotation is based on pre-loaded data, as well as data inputted by said customer.
4. The method of claim 3 wherein said cargo insurance policy quotation can be modified on-line by said customer and said insurer interactively.

5. The method of claim 4 wherein when said bill is not acceptable to said customer, said customer is referred to an underwriter.
6. The method of claim 5 wherein said bill is paid on-line.
7. The method of claim 6 wherein said cargo insurance certificate is issued on-line.
8. The method of claim 7 wherein a risk evaluation of said cargo shipment is made, based on pre-determined limits and restrictions.
9. The method of claim 8 wherein detail data of said cargo shipment is validated.
10. The method of claim 9 wherein said reinsurance portion is allocated in accordance with a quota share calculation.
11. The method of claim 9 wherein said reinsurance portion is allocated in accordance with an excess loss calculation.
12. The method of claim 9 wherein said subsequent claim from said customer requires an investigation.
13. The method of claim 9 wherein said subsequent claim from said customer is paid without requiring an investigation.
14. The method of claim 1 wherein management reports are generated by said insurer.

15. Storage media comprising a plurality of software routines for an insurer to automate the transaction of cargo insurance business, said plurality of software routines comprising:

- a) a first software routine for generating a cargo insurance policy quotation in response to a customer request to insure a cargo shipment,
- b) a second software routine for generating a bill corresponding to said cargo insurance policy quotation upon acceptance of said cargo insurance policy quotation by said customer,
- c) a third software routine for issuing a cargo insurance certificate to said customer upon acceptance of said bill by said customer,
- d) a fourth software routine for determining a reinsurance portion of the value of said cargo insurance certificate automatically, and
- e) a fifth software routine for processing a subsequent claim from said customer regarding said cargo shipment.

16. The storage media of claim 15 further comprising a sixth software routine for pre-qualifying said customer, based on a claim and payment history of said customer, prior to generating said cargo insurance policy quotation.

17. The storage media of claim 15 wherein said first software routine generates said cargo insurance policy quotation based on pre-loaded data, as well as data inputted by said customer.

18. The storage media of claim 17 further comprising a seventh software routine for referring said customer to an underwriter when said bill is not acceptable to said customer.

19. The storage media of claim 18 further comprising an eighth software routine for processing payment of said bill.

20. The storage media of claim 19 further comprising a ninth software routine for issuing said cargo insurance certificate.

21. The storage media of claim 20 further comprising a tenth software routine for making a risk evaluation of said cargo shipment, said risk evaluation based on pre-determined limits and restrictions.

22. The storage media of claim 21 further comprising an eleventh software routine for validating detail data of said cargo shipment.

23. The storage media of claim 22 further comprising a twelfth software routine for allocating said reinsurance portion in accordance with a quota share calculation.

24. The storage media of claim 22 further comprising a thirteenth software routine for allocating said reinsurance portion in accordance with an excess loss calculation.

25. The storage media of claim 15 further comprising a fourteenth software routine for generating management reports by said insurer.